



midwinter  
a Bravura company

# Midwinter SMSF RoA Template

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Last updated on: 19<sup>th</sup> February 2026

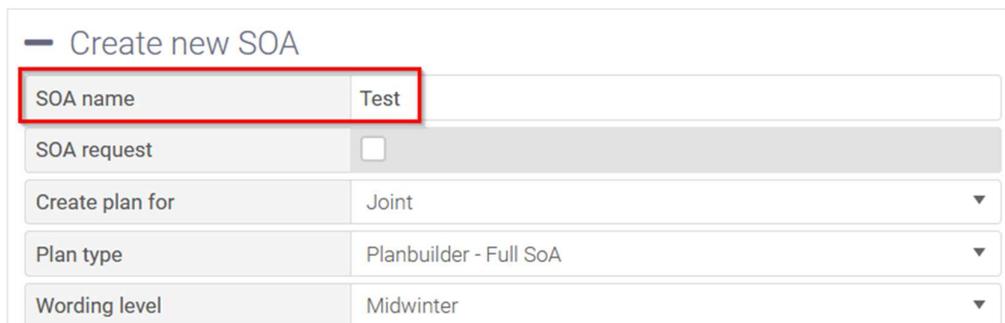


## Introduction

Midwinter has created a new SMSF Record of Advice (RoA) template where an RoA can be created specifically for a SMSF entity. The report can be generated via Planbuilder. This guide will provide instructions on how to generate the SMSF RoA via Planbuilder module.

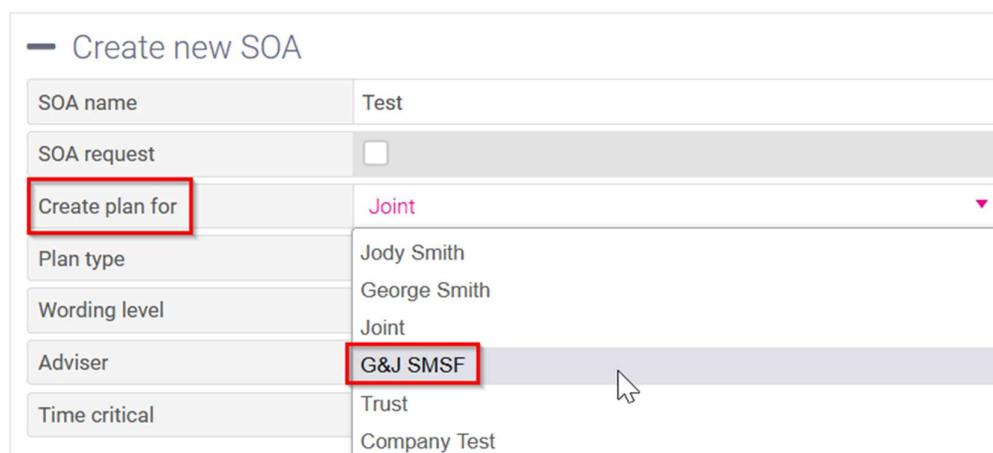
## How to generate the SMSF RoA

1. Once the modelling is completed for the client/entity in AdviceOS, go to Planbuilder - > SOA management -> click on 'Create new SOA'
2. Type in a name for the RoA in the 'SOA name' text box:



The screenshot shows the 'Create new SOA' form. The 'SOA name' field is highlighted with a red box and contains the text 'Test'. Other fields include 'SOA request' (checkbox), 'Create plan for' (dropdown menu set to 'Joint'), 'Plan type' (dropdown menu set to 'Planbuilder - Full SoA'), and 'Wording level' (dropdown menu set to 'Midwinter').

3. In the 'Create plan for' drop down, select the SMSF entity that you are going to provide the advice for:



The screenshot shows the 'Create new SOA' form with the 'Create plan for' dropdown menu open. The dropdown menu is highlighted with a red box and shows a list of options: 'Joint', 'Jody Smith', 'George Smith', 'Joint', 'G&J SMSF', 'Trust', and 'Company Test'. The 'G&J SMSF' option is selected and highlighted with a red box. A mouse cursor is visible over the 'G&J SMSF' option.

- In the 'Plan type' drop down, select 'Planbuilder – SMSF RoA'.

— Create new SOA

SOA name	Test
SOA request	<input type="checkbox"/>
Create plan for	G&J SMSF
Plan type	Planbuilder - SMSF RoA
Wording level	<ul style="list-style-type: none"> <li>Planbuilder - Full SoA</li> <li>Planbuilder - RoA</li> <li>Planbuilder - SMSF</li> <li>Planbuilder - MultiGoal SoA</li> <li>Planbuilder - Company</li> <li>Planbuilder - Trust</li> <li>Planbuilder - SMSF RoA</li> </ul>
Adviser	
Time critical	
Date of last SOA	

- From the 'Wording level' drop down, select 'Midwinter'.

— Create new SOA

SOA name	Test
SOA request	<input type="checkbox"/>
Create plan for	G&J SMSF
Plan type	Planbuilder - SMSF RoA
Wording level	Midwinter
Adviser	Midwinter
Time critical	<ul style="list-style-type: none"> <li>Dealer Group</li> <li>Practice</li> </ul>

- Enter the 'Date of last SOA'.

— Create new SOA

SOA name	Test
SOA request	<input type="checkbox"/>
Create plan for	G&J SMSF
Plan type	Planbuilder - SMSF RoA
Wording level	Midwinter
Adviser	
Time critical	<input type="checkbox"/>
Date of last SOA	03/12/2025

- Select the SMSF RoA template from the Midwinter level and click the 'Create SOA' button.

— Create new SOA

SOA name	Test
SOA request	<input type="checkbox"/>
Create plan for	G&J SMSF
Plan type	Planbuilder - SMSF RoA
Wording level	Midwinter
Adviser	
Time critical	<input type="checkbox"/>
Date of last SOA	03/12/2025

Select a template  Filter by wording level

Template level	Owner	Template name	Description
Midwinter	Midwinter	Midwinter SMSF RoA Couple v1	Midwinter SMSF RoA Couple v1

**Create SOA**

For steps 8 to 13, follow the same process as you normally would, to generate a standard RoA template via Planbuilder:

- From the 'Objectives' tab, select the 'Client objectives' option as shown in the screenshot below. Please note that client objectives need to be entered in *Client -> Fact Find -> Objectives* section first to be able to view them in Planbuilder.

Modelling > Planbuilder > Objectives Page Search ?

### OBJECTIVES

Add or edit objectives covered in this SoA

SOA name: Test

Auto objectives  Client objectives

Select status: Current

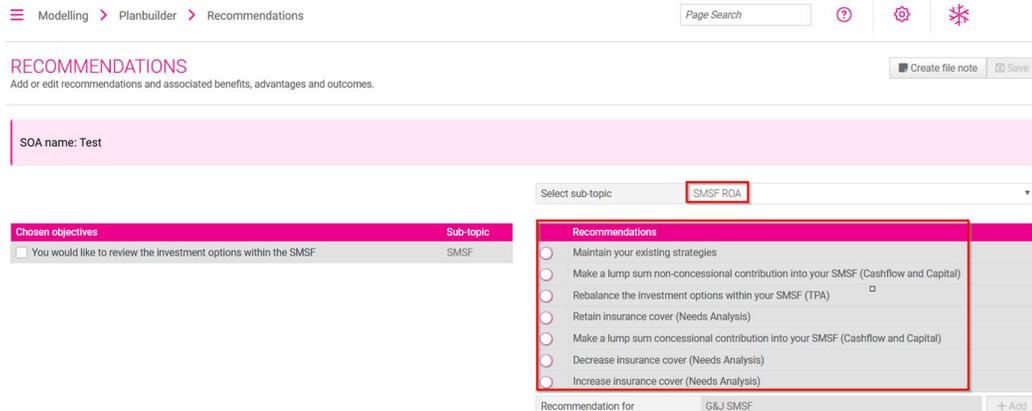
Client objectives	Sub-topic
<input type="radio"/> You would like to review the investment options within the SMSF	SMSF

Objective for: G&J SMSF + Add

#### Chosen objectives

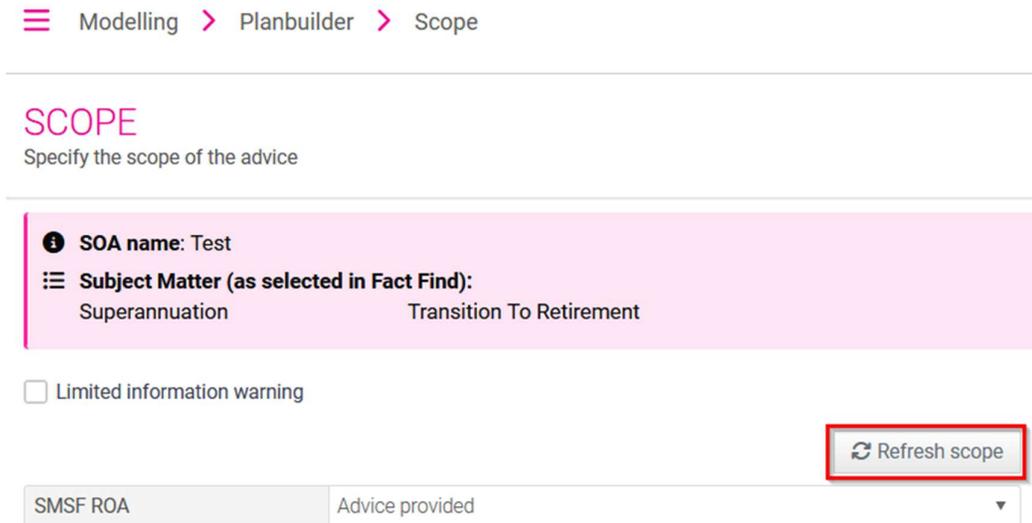
Objective text for SOA	Client	Sub-topic
<input type="checkbox"/> You would like to review the investment options within the SMSF	G&J SMSF	SMSF

- From the 'Recommendations' tab, select the recommendations from the 'SMSF ROA' sub topic as shown in the screenshot below:



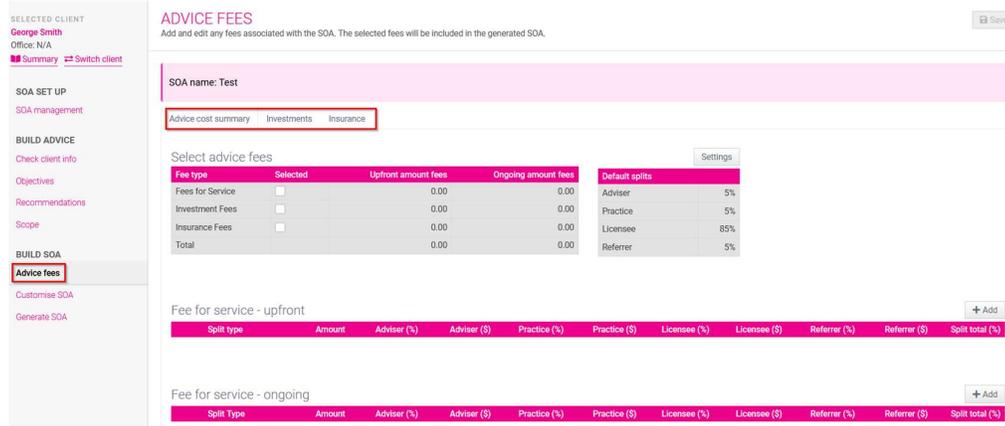
The screenshot shows the 'Recommendations' section of the software. At the top, there is a breadcrumb trail: 'Modelling > Planbuilder > Recommendations'. Below this, there is a search bar and several icons. The main heading is 'RECOMMENDATIONS' with a subtitle 'Add or edit recommendations and associated benefits, advantages and outcomes.' There are buttons for 'Create file note' and 'Save'. A pink bar indicates the 'SOA name: Test'. A dropdown menu for 'Select sub-topic' is set to 'SMSF ROA'. Below this, there are two columns: 'Chosen objectives' and 'Recommendations'. The 'Chosen objectives' column has one item: 'You would like to review the investment options within the SMSF'. The 'Recommendations' column has a list of radio button options: 'Maintain your existing strategies', 'Make a lump sum non-concessional contribution into your SMSF (Cashflow and Capital)', 'Rebalance the investment options within your SMSF (TPA)', 'Retain insurance cover (Needs Analysis)', 'Make a lump sum concessional contribution into your SMSF (Cashflow and Capital)', 'Decrease insurance cover (Needs Analysis)', and 'Increase insurance cover (Needs Analysis)'. At the bottom, there is a 'Recommendation for' field set to 'G&J SMSF' and a '+ Add' button.

- In the 'Scope' tab, click on the 'Refresh scope' button.



The screenshot shows the 'Scope' section of the software. At the top, there is a breadcrumb trail: 'Modelling > Planbuilder > Scope'. Below this, there is a heading 'SCOPE' and a subtitle 'Specify the scope of the advice'. A pink bar contains the following information: 'SOA name: Test', 'Subject Matter (as selected in Fact Find): Superannuation Transition To Retirement'. Below this, there is a checkbox for 'Limited information warning'. At the bottom right, there is a 'Refresh scope' button highlighted with a red box. At the bottom, there is a dropdown menu for 'SMSF ROA' and 'Advice provided'.

- In the 'Advice fees' tab, add the fees as required within the 'Advice cost summary', 'Investments' and 'Insurance' tabs.



The screenshot shows the 'ADVICE FEES' section of the software. At the top, there is a breadcrumb trail: 'Modelling > Planbuilder > Advice Fees'. Below this, there is a heading 'ADVICE FEES' and a subtitle 'Add and edit any fees associated with the SOA. The selected fees will be included in the generated SOA.' There are buttons for 'Summary' and 'Switch client'. A pink bar indicates the 'SOA name: Test'. Below this, there are three tabs: 'Advice cost summary', 'Investments', and 'Insurance'. The 'Advice cost summary' tab is active. It contains a table for 'Select advice fees' with columns: 'Fee type', 'Selected', 'Upfront amount fees', 'Ongoing amount fees', and 'Default splits'. The table has the following data:

Fee type	Selected	Upfront amount fees	Ongoing amount fees	Default splits
Fees for Service	<input type="checkbox"/>	0.00	0.00	Adviser 5%
Investment Fees	<input type="checkbox"/>	0.00	0.00	Practice 5%
Insurance Fees	<input type="checkbox"/>	0.00	0.00	Licensee 85%
Total		0.00	0.00	Referrer 5%

Below the table, there are two sections for adding fees: 'Fee for service - upfront' and 'Fee for service - ongoing'. Each section has a '+ Add' button and a table with columns: 'Split type', 'Amount', 'Adviser (%)', 'Adviser (\$)', 'Practice (%)', 'Practice (\$)', 'Licensee (%)', 'Licensee (\$)', 'Referrer (%)', 'Referrer (\$)', and 'Split total (%)'.

## 12. Go to 'Customise SOA' tab and click on 'Auto-suggest'.

☰ Modelling > Planbuilder > Customise SOA

### CUSTOMISE SOA

Determine sections of the SOA template to include for generation. This can be done via 'Auto suggest' or manually

SOA name: Test

SOA item selection

Auto-suggest

Select all

Deselect all

Expand all

Collapse all

▼  Recommendations

- Maintain your existing strategies
- Rebalance the investment options
- Make a lump sum non-concessional contribution
- Make a lump sum concessional contribution
- Increase your insurance cover
- Decrease your insurance cover
- Retain your insurance cover

▼  Disclosure of fees

- Buy and sell instructions
- Change in management fees
- Increase your insurance cover
- Decrease your insurance cover
- Retain your insurance cover
- Fee for service
- Investment fees
- Insurance fees
- Insurance commission text ATP

## 13. In the 'Generate SOA' tab, click the 'Generate Report' button.

☰ Modelling > Planbuilder > Generate SOA

Page Search



### GENERATE SOA

Queue report for generation and view SOA stats

Create file note  Save

#### SOA summary

Generate Report

SOA name	Test	Adviser	Rekha Iyer	Total upfront fees (\$)	0.00
SOA id	1002029633	Member	G.&J SMSF	Total ongoing fees (\$)	0.00
Template name	Midwinter SMSF ROA Couple v1	No. of recommendations	1	No. of special words included	0
Template description	Midwinter SMSF ROA Couple v1	No. of objectives	1	No. of Q and A included	0
Template owner	Midwinter	Included scopes	1	Replace existing SOA	<input checked="" type="checkbox"/>
Lock Cashflow and Capital scenarios	<input checked="" type="checkbox"/>	Benefits, disadvantages and outcomes	8	Create snapshot	<input checked="" type="checkbox"/>
				Replace snapshot	<input type="checkbox"/>

#### Objectives & recommendations

Objectives	Recommendations
Additional recommendation	Rebalance the investment options within your SMSF.



## Midwinter Financial Services



Level 6/345 George Street, Sydney NSW 2000



[info@midwinter.com.au](mailto:info@midwinter.com.au)



1300 882 938